

Apply for a
Pre-Approved
Auto Loan

SCHOFIELD FEDERAL CREDIT UNION

September 2018

MONEY  SENSE

“Federally insured by the National Credit Union Administration” (Accounts insured up to \$250,000)

DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending September 30, 2018. Dividends will be credited to your account on October 1, 2018.

				APY
Share Balance	Up	to	\$ 20,000.00	0.10%
	20,000.01	to	\$ 40,000.00	0.20%
	\$ 40,000.01	to	\$100,000.00	0.30%
	\$100,000.01	and more		0.40%
Share Draft 0.10%				
Certificates	6 mos			1.25%
	1 year			1.50%
	18 mos			1.60%
	2 year			1.75%
	3 year			2.00%
	4 year			2.25%
	5 year			2.50%
IRA Share Account	– Min to earn Interest \$100			0.65%
IRA Certificate	1 year			1.75%
	2 year			2.00%

All certificates require a minimum balance of \$500.00.
All rates expressed as Annual Percentage Yield & subject to change. Please call for current rates or more information. **SFCU may match certificate rates offered by another Hawaii based financial institution. Subject to verification.

PERSONAL LOAN SPECIAL

The Board of Directors has approved a Personal Loan Special for our members for the 4th quarter of the year. Call 624-9884 to speak with a loan officer. Let us help you with your Christmas Shopping.



As low as **1.99% APR** for 12 mos
2.49% for 18 mos
2.99% for 24 mos

*All interest rates are expressed as Annual Percentage Rate (APR)
All loans subject to loan approval. All Credit Union loan programs, rates, terms and conditions are subject to change without notice.

2018 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

October	08, 2018	Monday	Columbus Day
November	12, 2018	Monday	Veteran's Day
November	22, 2018	Thursday	Thanksgiving
December	24, 2018	Monday	Christmas Eve Closes at 12:00
December	25, 2018	Tuesday	Christmas Day



GO GREEN

**ONLINE BANKING AND
E-STATEMENTS AVAILABLE!**

You can sign up to receive your statements electronically. You get your statements faster, it's more secure than receiving paper statements, and you're helping protect the environment. It's easy to stay connected to Schofield FCU now more than ever. With all our online and mobile banking services, we can continue to serve you wherever you go.

Download our Mobile App today!

Available on the App Store | Android App on Google play

SCHOFIELD Federal Credit Union

Schofield Mobile App
Computer Marketing Corporation

UNINSTALL | OPEN

100 Downloads | 5.0 Rating | Finance | Smart

Get access to your Schofield FCU account information on your smartphone.

HOME EQUITY LINE OF CREDIT LOANS

1.00% APR (Special Rate)

Limits up to \$250,000

(Current Variable Rate 6.25% APR*)

Fixed until January 1, 2020

Initial Advance \$10,000



Variable rate feature and the annual percentage rate and minimum payment can change semi-annually on January 1 and July 1. The maximum interest rate that can apply during this plan is 18% APR*. No closing costs in most cases. The Home Equity Line of Credit can be used for home improvement, vacation or education. The interest on this loan may be tax-deductible, depending on how you use the money. (Check with your tax advisor regarding deductibility.) Another advantage of a Home Equity Line of Credit is that you can borrow only what you need at any given time, leaving a “reserve” of credit for the future.

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We do business in accordance with the Federal Fair Housing law and the Equal Credit Opportunity Act.



**Celebrate International Credit Union Day
with Schofield Federal Credit Union:
“FIND YOUR PLATINUM LINING ”**



October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year’s theme is “Find Your Platinum Lining.” It combines the traditional gift of platinum for 70th anniversaries with a play on the saying “every cloud has a silver lining.”

Credit unions all over the world will be celebrating the history and the success of the “People-not-Profit” philosophy. This year’s theme emphasizes the credit union movement’s loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren’t wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us at our branch on Thursday Oct. 18 to celebrate ICU Day.



SAVE THE DATE ★
67th Annual Meeting Dinner
Saturday, March 23, 2019 at 5:00
Pearl Country Club

Apply For a PRE-APPROVED Auto Loan

Knowing how much you can borrow will help you narrow down your choices & save time as you shop for your next set of wheels. Be ahead of the game when you find the right car. Call us at 624-9884

Receive a \$100 VISA Gift Card –



Let us finance your AUTOMOBILE LOAN

NEW car loans rates as low as
1.75% APR*

USED car loans rates as low as
2.99% APR*

If you purchased a 2016 automobile last year or this year & paying a higher rate than the NEW car rate, we may save you money by refinancing your loan with us.

**Promotion good until December 31, 2018*

**Refinancing of existing Schofield FCU loans are not eligible.*



**You can save an average
of \$427* on auto insurance with
Farmers Insurance Hawaii!**

As a Credit Union member, here’s why you should switch to Farmers Insurance Hawaii for your auto insurance needs:

**Call the Credit Union member sales and
service line at 800-515-1023**

- Discount rates on auto insurance for being a Credit Union member
- Discount on auto insurance if you own a home or condo
- Discount on auto insurance if you purchase a homeowners, renters, hurricane, flood, or dwelling fire policy through Farmers Insurance Hawaii
- Local claims servicing and 24/7 claims assistance

** Average savings from information provided by new policyholders from 8/1/16 to 8/1/17 which showed that they saved by switching to Farmers Hawaii.*

MOBILE DEPOSIT IS HERE!



*Don’t forget to ask about mobile deposit access. Make a deposit into your account anytime, anywhere! It’s fast and easy! Call the credit union for qualifying details.